

REMARKS/ARGUMENTS

Claims 1 and 3-11 are currently pending in the present application. Each of the independent claims has been amended by the current amendment. No new matter has been added. See by way of non-limiting examples page 3 lines 14-16 of the Specification re a portable information terminal including an IC chip and page 19, lines 25 and 26 re the identification information not including a credit card number.

In the outstanding Office Action, Claims 1 and 6-11 were rejected under 35 U.S.C. § 103(a) as unpatentable over Matsumoto et al. (U.S. Patent Publication No. 2002/0066042 A1, hereafter “Matsumoto”), Suzuki (U.S. Patent No. 6,612,488 B2), and Hymel (U.S. Patent No. 6,216,015, hereafter “Hymel”) in view of U.S. Patent Publication No. 2002/0010650 to Herzog von Wuertemberg et al. (hereafter “HvW”) and Howard et al. (U.S. Patent Publication No. 2003/0212465); and claims 3-5 were rejected under 35 USC 103(a) as being unpatentable over Matsumoto et al. and Suzuki in view of Hymel and Howard et al.

Independent claim 1 is directed to a communication system including a settlement management apparatus and a portable information terminal. The portable information terminal includes storage means for storing identification information including a card ID corresponding to an IC chip provided on a credit card having a credit card number and based on a secured instruction issued by the settlement management apparatus when it is confirmed that the identification information is valid. *The identification information does not include the credit card number.* As a consequence of this configuration, a user can buy products/services by sending the card ID to the settlement apparatus without revealing the credit card number.

Claim 1 further provides that the storage means includes (a) memory means partitioned into a common area and a plurality of individually allotted areas and (b) memory manager means for storing the card ID and an associated registered service information in the

common area. The plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and the common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction from the settlement management apparatus.

Independent Claim 3 is directed to the settlement management apparatus and defines, among other things, a storage controller configured to transmit a secured instruction to a portable information terminal to store the identification information including a card ID corresponding to the contactless IC chip, provided on a credit card having a credit card number, and an associated registered service in a common area of a memory of said portable information terminal when said judging means decides that the identification information is valid. *The identification information does not include the credit card number.*

In contrast to the present invention (claim 3 as amended), Matsumoto fails to teach or suggest that the settlement network transmits a secured instruction to the portable information terminal to store card ID information in a common area of the portable information terminal. See Figure 13 and the corresponding disclosure of Matsumoto. The official action agrees with this assessment. However, the official action asserts that Suzuki remedies the deficiencies of Matsumoto. In view of the clarification to claim 3, Applicants respectfully submit that Suzuki does not teach or suggest transmitting from a settlement management apparatus a secured instruction to a portable information terminal to store card ID information in a common area of the portable information terminal, *where the card ID information does not include the credit card number*. Rather, as disclosed in col. 7, lines 19-22, the credit administration processor 120 of Suzuki sends card number information to host computer 400. See also col. 9, lines 24-30 of Suzuki. There is no teaching in Suzuki that the host computer 400 transmits instructions to the portable computer to store identification information as that information is already stored on the portable computer or read directly

from the credit card. Consequently, Suzuki does not remedy the deficiencies of Matsumoto. Hymel and Howard et al. are relied upon in the office action to teach different features and are not believed to remedy the deficiencies of Matsumoto and Suzuki.

For the foregoing reasons, Matsumoto is not believed to anticipate the subject matter defined by independent claim 3 when considered alone or in combination with the applied secondary art including Hymel.

The remaining independent claims further define storing in a portable information terminal identification information including a card ID corresponding to an IC chip, provided on a credit card having a credit card number, based on a secured instruction issued by the settlement management apparatus when it is confirmed that the identification information is valid, *where the card ID information does not include the credit card number*. The storage means including (a) memory means partitioned into a common area and a plurality of individually allotted areas and (b) a memory manager means for storing the card ID and an associated registered service information in the common area. The plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and the common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction from the settlement management apparatus.

Similar to the arguments above regarding claim 3, the applied art fails to teach or suggest transmitting a secured instruction to the portable information terminal to store card ID information in a common area of the portable information terminal, *where the card ID information does not include the credit card number*. Further, Applicants respectfully submit that none of the applied art teaches a portable information terminal having memory including a common area that is transitioned to a card area in response to the memory manager means receiving the secured instruction from the settlement apparatus. HvW teaches a memory

configuration including user data memory 6 and multiple data memories 8. However, HvW does not teach or suggest that a common area is transitioned to a card area in response to the memory manager means receiving secured instruction from a settlement apparatus.

For the foregoing reasons, Matsumoto is not believed to anticipate the subject matter defined by the remaining independent claims when considered alone or in combination with the applied secondary art including HvW.

Consequently, no further issues are believed to remain and an early and favorable action is respectfully requested.

Respectfully submitted,

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